



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [SANDY SPRING BANCORP, INC.](#)

**City/State** [OLNEY, MD](#)

## Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [13,303,009](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANDY SPRING BANCORP, INC.](#)

[17801 GEORGIA AVENUE](#)

[OLNEY, MD 20832](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	12,783,892			12,799,948			12,819,471			11,770,929			8,366,657		
Net income (\$000) .....	98,735			132,727			235,107			96,953			116,433		
Number of BHCs in peer group .....	132			131			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.24	2.67	90	3.32	2.65	90	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39
+ Non-interest income .....	0.87	0.96	53	0.86	1.11	45	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51
- Overhead expense .....	1.99	2.17	44	2.06	2.24	42	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28
- Provision for credit losses .....	0.07	0.09	58	-0.63	-0.15	6	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33
+ Securities gains (losses) .....	0	0	76	0	0.01	58	0	0.01	55	0	0.02	48	0	0.01	46
+ Other tax equivalent adjustments .....	0	0	83	0	0	48	0	0	46	0	0	9	0	0	46
= Pretax net operating income (tax equivalent) .....	2.06	1.40	90	2.74	1.79	90	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75
Net operating income .....	1.54	1.06	89	2.07	1.36	91	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70
Net income .....	1.54	1.06	89	2.07	1.35	91	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.66	3.12	86	3.80	3.14	89	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51
Interest expense .....	0.21	0.24	48	0.27	0.27	62	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54
Net interest income (tax equivalent) .....	3.45	2.88	86	3.53	2.85	87	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.08	25	0.05	0.13	31	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31
Earnings coverage of net loan and lease losses (X) .....	878.08	-9.51	98	54.76	4.52	82	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.05	1.17	40	1.23	1.39	40	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37
Allowance for loan and lease losses / Total loans and leases .....	1.05	1.15	41	1.22	1.37	42	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.39	0.41	51	0.91	0.63	78	0.47	0.49	50	1.09	0.71	83	0.79	0.56	71
30–89 days past due loans and leases / Total loans and leases .....	0.34	0.32	65	0.43	0.27	80	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	10.58	3.09	80	5.45	-1.82	75	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63
Net short-term noncore funding dependence .....	8.81	-1.79	87	4.30	-8.21	86	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54
Net loans and leases / Total assets .....	80.40	61.60	92	77.67	59.81	90	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.53	9.08	68	9.49	9.11	67	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34
Holding company equity capital / Total assets .....	11.10	10.04	70	12.09	10.88	71	12.07	10.71	70	11.49	11.16	56	13.13	11.37	76
Total equity capital (including minority interest) / Total assets .....	11.10	10.14	69	12.09	11.01	69	12.07	10.82	67	11.49	11.29	55	13.13	11.43	76
Common equity tier 1 capital / Total risk-weighted assets .....	10.42	11.90	29	12.49	12.69	54	11.91	12.42	44	10.58	12.38	25	11.06	12.50	31
Net loans and leases / Equity capital (X) .....	7.24	6.22	72	6.43	5.51	72	6.51	5.53	70	7.02	5.58	78	5.92	6.55	35
Cash dividends / Net income .....	31.45	34	45	22.92	25.30	46	25.67	28.27	46	54.85	42.30	69	36.31	25.65	67
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			93.20	
<b>Growth Rates</b>															
Assets .....	2.92	7.91	40	-2.75	9.29	6	-1.62	10.50	6	48.32	16.68	93	4.68	8.66	32
Equity capital .....	-5.45	-0.29	41	12.39	9.31	74	3.38	7.46	38	29.74	6.99	93	6.09	12.19	20
Net loans and leases .....	6.54	11.87	38	-2.04	0.79	46	-4.03	3.36	25	53.87	9.07	96	2.47	8.63	24
Noncore funding .....	18.98	10.50	65	-51.73	-23.76	16	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital .....	25.04	11.61	82	12.57	11.05	67	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93
Equity investment in subsidiaries / Equity capital .....	118.11	103.92	91	105.91	103.07	68	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72
Cash from ops + noncash items + op expense / Op expense + dividends .....	-274.99	116.54	1	199.06	130.64	80	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	206,058	216,266	424,888	395,163	318,158	-4.72	147.89
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	206,000	216,204	424,765	395,031	318,037	-4.72	148.02
Tax-exempt income on loans and leases.....	58	62	123	132	121	-6.45	-12.12
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	18.03	-99.96
Income on loans and leases (tax equivalent).....	206,058	216,266	424,888	395,163	318,158	-4.72	147.72
Investment interest income (tax equivalent).....	12,738	12,264	23,731	26,202	24,004	3.86	-7.61
Interest on balances due from depository institutions.....	471	93	725	446	2,116	406.45	160.22
Interest income on other earning assets.....	679	462	939	1,751	3,579	46.97	-37.01
Total interest income (tax equivalent).....	219,946	229,085	450,283	423,562	347,857	-3.99	123.91
Interest on time deposits of \$250K or more .....	725	1,350	2,198	7,326	8,890	-46.30	-18.45
Interest on time deposits < \$250K.....	2,628	4,030	6,807	19,820	24,949	-34.79	8.46
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,734	3,301	6,017	14,506	27,831	-17.18	24.33
Interest on other borrowings and trading liabilities.....	272	2,745	2,830	8,558	17,738	-90.09	-95.78
Interest on subordinated debt and mandatory convertible securities .....	6,184	5,012	7,913	10,191	3,141	23.38	
Total interest expense.....	12,543	16,438	25,765	60,401	82,549	-23.70	4.92
Net interest income (tax equivalent).....	207,403	212,647	424,518	363,161	265,308	-2.47	140.40
Non-interest income.....	55,801	54,805	100,959	101,645	71,086	1.82	123.41
Adjusted operating income (tax equivalent) .....	263,204	267,452	525,477	464,806	336,394	-1.59	136.59
Overhead expense.....	127,142	132,146	260,822	255,177	178,927	-3.79	102.14
Provision for credit losses.....	4,685	-40,101	-46,792	85,669	4,683		209.04
Securities gains (losses) .....	46	129	212	467	77	-64.34	-96.39
Other tax equivalent adjustments .....	1	0	0	-1	0		
Pretax net operating income (tax equivalent).....	131,424	175,536	311,659	124,426	152,861	-25.13	173.16
Applicable income taxes .....	32,687	42,808	76,553	27,472	36,428	-23.64	124.44
Tax equivalent adjustments .....	2	1	-1	1	0	100.00	-99.95
Applicable income taxes (tax equivalent).....	32,689	42,809	76,552	27,473	36,428	-23.64	79.03
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	98,735	132,727	235,107	96,953	116,433	-25.61	230.74
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	98,735	132,727	235,107	96,953	116,433	-25.61	230.74
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	98,735	132,727	235,107	96,953	116,433	-25.61	230.74
Investment securities income (tax equivalent).....	12,738	12,264	23,731	26,202	24,004	3.86	-7.61
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,075	978	1,775	4,884	8,982	9.92	-22.99
Mortgage-backed securities .....	8,081	7,096	14,029	13,419	7,636	13.88	104.84
All other securities .....	3,582	4,190	7,927	7,899	7,386	-14.51	-57.59
Cash dividends declared.....	31,055	30,420	60,351	53,175	42,272	2.09	147.23
Common .....	31,055	30,420	60,351	53,175	42,272	2.09	147.23
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	3.44	2.90	87	3.58	2.92	89	3.51	2.85	89	3.60	3.27	72	4.16	4.19	48
Less: Interest expense .....	0.20	0.22	49	0.26	0.25	62	0.20	0.23	53	0.51	0.48	64	0.99	0.95	57
Equals: Net interest income (tax equivalent) .....	3.24	2.67	90	3.32	2.65	90	3.31	2.60	91	3.09	2.77	71	3.17	3.21	39
Plus: Non-interest income .....	0.87	0.96	53	0.86	1.11	45	0.79	1.04	39	0.86	1.21	37	0.85	0.90	51
Equals: adjusted operating income (tax equivalent) .....	4.12	3.67	78	4.18	3.82	74	4.10	3.70	75	3.95	4.04	48	4.02	4.16	47
Less: Overhead expense.....	1.99	2.17	44	2.06	2.24	42	2.03	2.17	41	2.17	2.57	31	2.14	2.59	28
Less: Provision for credit losses.....	0.07	0.09	58	-0.63	-0.15	6	-0.37	-0.09	6	0.73	0.51	82	0.06	0.12	33
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	76	0	0.01	58	0	0.01	54	0	0.02	48	0	0.01	47
Plus: other tax equivalent adjustments .....	0	0	83	0	0	48	0	0	46	0	0	9	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	2.06	1.40	90	2.74	1.79	90	2.43	1.66	92	1.06	1.04	48	1.83	1.53	75
Less: Applicable income taxes (tax equivalent).....	0.51	0.33	93	0.67	0.41	89	0.60	0.38	89	0.23	0.23	49	0.44	0.35	73
Less: Minority interest.....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	45
Equals: Net operating income .....	1.54	1.06	89	2.07	1.36	91	1.83	1.26	90	0.82	0.81	45	1.39	1.19	70
Plus: Net extraordinary items.....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.54	1.06	89	2.07	1.35	91	1.83	1.26	91	0.82	0.82	44	1.39	1.19	70
Memo: Net income (last four quarters) .....	1.57	1.12	91	1.83	1.25	87	1.83	1.26	91	0.82	0.82	44	1.39	1.19	69
Net income-BHC and noncontrolling (minority) interest .....	1.54	1.07	89	2.07	1.37	91	1.83	1.27	91	0.82	0.83	44	1.39	1.19	70
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.01	92.97	66	94.21	93.15	64	94.16	93.08	64	93.46	92.32	67	92.05	93.22	36
Average interest-bearing funds / Average assets.....	57.48	60.12	46	58.63	62.32	37	57.71	61.99	33	59.52	64.06	30	63.07	70.66	22
Interest income (tax equivalent) / Average earning assets .....	3.66	3.12	86	3.80	3.14	89	3.73	3.06	88	3.85	3.55	69	4.52	4.49	51
Interest expense / Average earning assets .....	0.21	0.24	48	0.27	0.27	62	0.21	0.25	51	0.55	0.52	62	1.07	1.02	54
Net interest income (tax equivalent) / Average earning assets .....	3.45	2.88	86	3.53	2.85	87	3.52	2.80	89	3.30	3.01	67	3.44	3.45	45
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	4.04	4.01	60	4.16	4.05	64	4.21	4.01	65	4.22	4.27	49	4.81	4.98	41
Interest-bearing bank balances .....	0.30	0.42	15	0.07	0.11	9	0.16	0.14	80	0.17	0.27	20	2.41	2.26	70
Federal funds sold and reverse repos .....	0.31	0.58	34	0	0.26	20	0.18	0.25	55	0.25	0.68	29	1.75	2.02	30
Trading assets .....	0.52			0.42			0.45			0.60			0.49		
Total earning assets .....	3.66	3.09	87	3.80	3.11	89	3.73	3.04	89	3.85	3.51	71	4.52	4.47	54
Investment securities (tax equivalent) .....	1.64	1.85	27	1.73	1.80	46	1.66	1.77	44	1.98	2.25	28	2.60	2.74	36
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.72	1.22	85	2.73	1.28	92	2.36	1.14	92	5.48	1.75	94	3.88	2.54	90
Mortgage-backed securities .....	1.40	1.78	13	1.44	1.56	41	1.39	1.57	34	1.76	2.05	22	2.07	2.54	5
All other securities .....	2.06	2.82	23	2.30	2.91	32	2.29	2.81	35	1.83	3.24	8	2.15	3.80	7
Interest-bearing deposits .....	0.18	0.20	51	0.25	0.24	60	0.22	0.21	59	0.74	0.53	75	1.39	1.13	75
Time deposits of \$250K or more .....	0.40	0.50	34	0.61	0.76	37	0.51	0.66	34	1.47	1.42	51	2.30	2.13	67
Time deposits < \$250K .....	0.51	0.44	65	0.66	0.72	48	0.60	0.62	53	1.55	1.36	63	2.11	1.91	66
Other domestic deposits .....	0.10	0.17	36	0.13	0.17	45	0.11	0.15	42	0.36	0.36	54	0.99	0.86	63
Foreign deposits .....	0.25			0.12			0.14			0.42			2.53		
Federal funds purchased and repos.....	0.29	0.36	57	0.11	0.19	52	0.11	0.17	55	0.44	0.62	47	0.76	1.23	40
Other borrowed funds and trading liabilities .....	1.79	1.24	78	2.35	1.31	86	2.35	1.27	86	1.12	1.50	33	2.56	1.03	86
All interest-bearing funds.....	0.34	0.36	53	0.44	0.40	63	0.35	0.37	54	0.86	0.74	68	1.56	1.34	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		55,801		54,805		100,959		101,645		71,086		
Fiduciary activities income .....		7,165		7,094		14,399		12,673		12,293		
Service charges on deposit accounts - domestic .....		5,049		4,097		8,763		7,609		10,074		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		11,271		10,757		22,443		17,896		10,376		
Insurance activities revenue.....		2,927		3,400		7,017		6,795		6,612		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		-15		-56		42		-20		234		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		20,440		15,727		23,572		39,424		14,250		
Other non-interest income.....		8,964		13,786		24,723		17,268		17,247		
Total overhead expenses .....		127,142		132,146		260,822		255,177		178,927		
Personnel expense.....		78,923		75,641		155,830		134,470		103,950		
Net occupancy expense.....		16,505		16,775		34,545		32,264		28,915		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,974		3,356		6,600		6,221		1,947		
Other operating expenses.....		28,740		36,374		63,847		82,222		44,115		
Fee income on mutual funds and annuities.....		8		39		82		69		49		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		1,140		1,173		1,153		1,123		932		
Average personnel expense per employee.....		69.23		64.49		135.15		119.74		111.53		
Average assets per employee.....		11,213.94		10,912.15		11,118.36		10,481.68		8,977.10		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	0.01	2.35	24	0.07	2.15	24	0.08	2.17	26	0.07	2.02	23
Overhead expenses / Net Interest Income + non-interest income .....	48.31	59.40	13	49.41	59.03	15	49.64	59.28	16	54.90	62.28	24
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.99	2.17	44	2.06	2.24	42	2.03	2.17	41	2.17	2.57	31
Personnel expense.....	1.23	1.20	59	1.18	1.25	43	1.22	1.21	52	1.14	1.30	34
Net occupancy expense.....	0.26	0.22	66	0.26	0.24	62	0.27	0.23	67	0.27	0.26	59
Other operating expenses.....	0.50	0.72	15	0.62	0.73	43	0.55	0.72	25	0.75	0.94	44
Overhead less non-interest income .....	1.12	1.19	39	1.21	1.10	56	1.25	1.10	59	1.30	1.25	51
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	48.31	58.92	14	49.41	58.45	16	49.64	58.83	17	54.90	61.82	25
Personnel expense.....	29.99	32.65	31	28.28	33.10	25	29.65	32.93	28	28.93	32.36	25
Net occupancy expense.....	6.27	6.14	53	6.27	6.33	48	6.57	6.23	56	6.94	6.58	57
Other operating expenses.....	12.05	19.36	4	14.86	18.60	22	13.41	19.18	10	19.03	22.28	42
Total non-interest income .....	21.20	25.40	43	20.49	28.18	35	19.21	27.67	33	21.87	28.83	38
Fiduciary activities income .....	2.72	2.23	66	2.65	2.24	62	2.74	2.20	64	2.73	2.09	66
Service charges on domestic deposit accounts .....	1.92	3.45	27	1.53	3.19	24	1.67	3.27	28	1.64	3.27	24
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	4.28	2.25	81	4.02	2.52	78	4.27	2.58	79	3.85	2.46	79
Insurance activities revenue.....	1.11	0.36	82	1.27	0.37	83	1.34	0.36	83	1.46	0.41	82
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees .....	-0.01	1.38	4	-0.02	0.55	6	0.01	0.60	25	0	0.01	34
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets .....	7.77	1.51	94	5.88	3.83	77	4.49	3.30	72	8.48	3.92	83
Other non-interest income.....	3.41	9.09	15	5.15	9.26	27	4.70	9.27	20	3.72	9.65	13
Overhead less non-interest income .....	27.10	32.73	31	28.92	29.94	41	30.42	30.52	40	33.03	31.93	49
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.87	21.22	83	24.39	21.54	80	24.56	21.18	82	22.08	18.63	71
Applicable income tax + TE / Pretax net operating income + TE .....	24.87	23.38	68	24.39	23.10	70	24.56	22.67	75	22.08	21.18	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	9,567,695	8,317,006	8,638,438	8,331,992	6,070,913	15.04	158.14	
Commercial and industrial loans .....	1,075,266	1,744,256	1,207,240	2,010,796	628,996	-38.35	166.01	
Loans to individuals .....	31,975	29,474	28,599	26,314	26,906	8.49	42.90	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	0	0	0	0	0			
Other loans and leases .....	134,965	72,861	132,224	109,699	32,118	85.24	2175.59	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	10,809,901	10,163,597	10,006,501	10,478,801	6,758,933	6.36	161.18	
Less: Allowance for loan and lease losses .....	113,669	123,961	109,143	165,368	56,134	-8.30	152.16	
Net loans and leases .....	10,696,232	10,039,636	9,897,358	10,313,433	6,702,799	6.54	161.28	
Debt securities that reprice or mature in over 1 year .....	1,508,017	1,352,758	1,413,607	1,153,779	832,057	11.48	95.91	
Mutual funds and equity securities .....	0	0	0	0	568		-100.00	
Subtotal .....	12,204,249	11,392,394	11,310,965	11,467,212	7,535,424	7.13	150.92	
Interest-bearing bank balances .....	136,773	520,989	354,078	203,061	63,426	-73.75	437.04	
Federal funds sold and reverse repos .....	291	358	312	291	208	-18.72	-89.72	
Debt securities that reprice or mature within 1 year .....	35,143	88,268	52,289	194,242	240,708	-60.19	247.78	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	12,376,456	12,002,009	11,717,644	11,864,806	7,839,766	3.12	152.47	
Non-interest-bearing cash and due from depository institutions .....	84,215	109,147	65,630	93,651	82,469	-22.84	73.15	
Premises, fixed assets, and leases .....	114,725	116,607	116,608	121,372	126,434	-1.61	127.25	
Other real estate owned .....	739	1,234	1,034	1,455	1,482	-40.11	-49.38	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	726,874	696,580	689,810	717,145	578,851	4.35	171.50	
Total assets .....	13,303,009	12,925,577	12,590,726	12,798,429	8,629,002	2.92	152.40	
Quarterly average assets .....	12,991,693	12,798,356	12,791,527	12,645,327	8,542,837	1.51	149.73	
Average loans and leases (YTD) .....	10,189,853	10,402,374	10,095,750	9,364,979	6,610,735	-2.04	154.56	
<b>Memoranda</b>								
Loans held-for-sale .....	23,610	71,082	39,409	78,294	53,701	-66.78	311.11	
Loans not held-for-sale .....	10,786,291	10,092,515	9,967,092	10,400,507	6,705,232	6.87	160.97	
Real estate loans secured by 1–4 family .....	2,068,328	1,977,854	1,876,536	2,198,256	1,916,062	4.57	49.15	
Commercial real estate loans .....	7,472,686	6,316,134	6,736,001	6,113,091	4,145,737	18.31	222.53	
Construction and land development .....	1,436,445	1,409,563	1,378,243	1,346,310	925,475	1.91	157.47	
Multifamily .....	710,878	438,375	573,702	371,739	257,401	62.16	541.83	
Nonfarm nonresidential .....	5,325,363	4,468,196	4,784,056	4,395,042	2,962,861	19.18	223.09	
Real estate loans secured by farmland .....	26,681	23,018	25,901	20,645	9,114	15.91	874.83	
Total investment securities .....	1,543,160	1,441,026	1,465,896	1,348,021	1,073,333	7.09	97.82	
U.S. Treasury securities .....	98,486	33,168	59,416	28,406	69,317	196.93		
US agency securities (excluding mortgage-backed securities) .....	19,266	38,380	29,548	41,889	127,322	-49.80	-82.93	
Municipal securities .....	299,222	359,470	326,401	390,366	233,649	-16.76	-7.91	
Mortgage-backed securities .....	1,126,186	1,002,536	1,050,531	777,751	540,628	12.33	239.43	
Asset-backed securities .....	0	0	0	99,684	91,987		-100.00	
Other debt securities .....	0	7,472	0	9,925	9,862	-100.00	-100.00	
Mutual funds and equity securities .....	0	0	0	0	568		-100.00	
Available-for-sale securities .....	1,268,823	1,441,026	1,465,896	1,348,021	1,073,333	-11.95	62.65	
U.S. Treasury securities .....	98,486	33,168	59,416	28,406	69,317	196.93		
US agency securities (excluding mortgage-backed securities) .....	19,266	38,380	29,548	41,889	127,322	-49.80	-82.93	
Municipal securities .....	299,222	359,470	326,401	390,366	233,649	-16.76	-7.91	
Mortgage-backed securities .....	851,849	1,002,536	1,050,531	777,751	540,628	-15.03	156.74	
Asset-backed securities .....	0	0	0	99,684	91,987		-100.00	
Other debt securities .....	0	7,472	0	9,925	9,862	-100.00	-100.00	
Mutual funds and equity securities .....	0	0	0	0	568		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-23,422							
Available-for-sale securities appreciation (depreciation) .....	-105,283	18,766	-456	37,860	5,379			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	494,321	518,973	528,572	482,124	428,205	-4.75	14.49	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,129,448	4,000,649	3,779,643	3,325,560	1,892,063	3.22	217.03
NOW, ATS and transaction accounts .....	1,590,484	1,413,990	1,604,714	1,292,164	836,433	12.48	162.47
Time deposits less brokered deposits < \$250K .....	401,077	555,612	411,798	480,722	894,154	-27.81	-18.80
MMDA and other savings accounts .....	3,745,474	3,806,731	3,949,525	3,757,697	2,169,513	-1.61	183.60
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	9,866,483	9,776,982	9,745,680	8,856,143	5,792,163	0.92	165.01
Time deposits of \$250K or more .....	335,746	428,367	380,398	477,026	395,955	-21.62	106.82
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	185,744	140,708	141,086	543,158	213,605	32.01	45.90
Secured federal funds purchased .....	75,000	0	0	390,000	75,000		
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	175,000	0	0	230,076	134,167		-50.47
Other borrowings w/remaining maturity over 1 year .....	0	0	0	148,999	379,610		-100.00
Brokered deposits < \$250K .....	767,240	661,130	498,666	699,914	252,213	16.05	
Noncore funding .....	1,463,730	1,230,205	1,020,150	2,099,173	1,375,550	18.98	52.53
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	369,906	226,998	172,712	227,089	209,406	62.96	
Other liabilities .....	125,721	129,112	132,505	146,069	118,909	-2.63	280.07
Total liabilities .....	11,825,840	11,363,297	11,071,047	11,328,474	7,496,028	4.07	150.77
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	44,630	47,313	45,119	47,057	34,970	-5.67	86.08
Common surplus .....	730,285	850,555	751,072	846,922	586,623	-14.14	338.07
Retained earnings .....	799,707	659,578	732,027	557,271	515,713	21.25	117.49
Accumulated other comprehensive income .....	-97,453	4,834	-8,539	18,705	-4,332		
Other equity capital components .....	0	0	0	0	0	0	
Total holding company equity capital .....	1,477,169	1,562,280	1,519,679	1,469,955	1,132,974	-5.45	166.31
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,477,169	1,562,280	1,519,679	1,469,955	1,132,974	-5.45	166.31
Total liabilities and capital .....	13,303,009	12,925,577	12,590,726	12,798,429	8,629,002	2.92	152.40
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,129,448	4,000,649	3,779,643	3,325,560	1,892,063	3.22	217.03
Interest-bearing deposits .....	6,840,021	6,865,830	6,845,101	6,707,523	4,548,268	-0.38	164.82
Total deposits .....	10,969,469	10,866,479	10,624,744	10,033,083	6,440,331	0.95	182.32
Long-term debt that reprices within 1 year .....	175,000	52,013	0	284,812	173,201	236.45	356.53
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,519,679	1,469,955	1,469,955	1,132,974	1,067,903		
Accounting restatements .....	0	0	0	-2,221	0		
Net income .....	98,735	132,727	235,107	96,953	116,433		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-1,179	-436	487	4,834	396		
Sale of treasury stock .....	240	2,016	3,694	316	334		
Less: Purchase of treasury stock .....	24,987	0	107,268	25,702	24,284		
Changes incident to business combinations .....	0	0	0	289,089	0		
Less: Dividends declared .....	31,055	30,420	60,351	53,175	42,272		
Change in other comprehensive income .....	-88,914	-13,871	-27,244	23,037	11,422		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	4,650	2,309	5,299	3,850	3,042		
Holding company equity capital, ending balance .....	1,477,169	1,562,280	1,519,679	1,469,955	1,132,974		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	71.92	38.78	97	64.35	36.32	93	68.61	36.25	94	65.10	36.22	93	70.35	52.67	89
Commercial and industrial loans .....	8.08	11.05	37	13.49	12.25	62	9.59	10.76	51	15.71	13.52	62	7.29	11.45	32
Loans to individuals .....	0.24	3.52	20	0.23	3.48	18	0.23	3.36	18	0.21	3.40	17	0.31	2.71	25
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	1.01	4.45	18	0.56	4.22	13	1.05	4.47	20	0.86	4.63	15	0.37	1.08	53
Net loans and leases.....	80.40	61.60	92	77.67	59.81	90	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Debt securities over 1 year.....	11.34	19.46	22	10.47	17.61	22	11.23	19.46	22	9.02	15.55	22	9.64	13.66	29
Mutual funds and equity securities .....	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0.01	0.06	43
Subtotal .....	91.74	82.34	94	88.14	78.32	91	89.84	79.22	90	89.60	78.16	93	87.33	86.76	46
Interest-bearing bank balances .....	1.03	4.59	13	4.03	9.11	21	2.81	8.50	19	1.59	7.51	11	0.74	2.97	23
Federal funds sold and reverse repos .....	0	0.58	57	0	0.52	63	0	0.54	61	0	0.82	59	0	0.03	75
Debt securities 1 year or less .....	0.26	1.68	15	0.68	1.53	36	0.42	1.56	25	1.52	1.68	58	2.79	2.10	72
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	93.03	90.95	72	92.85	91.43	66	93.07	91.77	65	92.71	91.05	68	90.85	92.39	29
Non-interest cash and due from depository institutions.....	0.63	1.01	18	0.84	1.01	36	0.52	0.82	22	0.73	1.07	26	0.96	1.14	38
Other real estate owned.....	0.01	0.01	52	0.01	0.02	53	0.01	0.01	59	0.01	0.02	51	0.02	0.04	48
All other assets.....	6.33	7.97	27	6.30	7.50	37	6.41	7.35	38	6.56	7.82	36	8.19	6.41	76
<b>Memoranda</b>															
Short-term investments .....	1.29	7.68	6	4.72	12.01	14	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42
U.S. Treasury securities.....	0.74	1.96	43	0.26	1.08	50	0.47	1.47	49	0.22	0.84	58	0.80	0.29	84
US agency securities (excluding mortgage-backed securities) .....	0.14	0.84	39	0.30	0.77	48	0.23	0.82	42	0.33	0.63	51	1.48	1.25	61
Municipal securities .....	2.25	1.75	64	2.78	1.72	69	2.59	1.73	70	3.05	1.69	75	2.71	2.58	61
Mortgage-backed securities .....	8.47	13.68	27	7.76	12.97	25	8.34	14.14	23	6.08	11.75	20	6.27	9.38	31
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0.78	0.32	79	1.07	0.30	87
Other debt securities .....	0	0.52	8	0.06	0.52	41	0	0.53	8	0.08	0.42	45	0.11	0.53	45
Loans held-for-sale.....	0.18	0.35	59	0.55	0.42	75	0.31	0.55	61	0.61	0.52	65	0.62	0.39	80
Loans held for investment .....	81.08	61.41	93	78.08	59.85	90	79.16	58.06	93	81.26	61.72	94	77.71	72.01	71
Real estate loans secured by 1–4 family .....	15.55	12.26	70	15.30	11.69	66	14.90	11.46	69	17.18	11.91	68	22.20	16.02	76
Revolving .....	2.78	1.49	77	3.17	1.45	84	3	1.42	83	3.62	1.66	85	4.74	2.24	85
Closed-end, secured by first liens .....	12.09	10.40	66	11.42	9.84	62	11.19	9.67	65	12.95	9.81	66	16.66	13.07	71
Closed-end, secured by junior liens .....	0.68	0.18	90	0.72	0.20	90	0.71	0.17	91	0.60	0.22	89	0.80	0.37	88
Commercial real estate loans .....	56.17	24.34	97	48.87	22.48	93	53.50	22.69	96	47.76	22.22	94	48.04	33.26	87
Construction and land development .....	10.80	3.75	95	10.91	3.35	97	10.95	3.34	96	10.52	3.40	95	10.73	5	91
Multifamily .....	5.34	3.69	75	3.39	3.31	61	4.56	3.57	74	2.90	3.12	56	2.98	4.76	46
Nonfarm nonresidential .....	40.03	15.50	98	34.57	14.81	97	38	14.57	98	34.34	14.72	97	34.34	21.85	91
Real estate loans secured by farmland .....	0.20	0.35	62	0.18	0.34	60	0.21	0.30	63	0.16	0.33	62	0.11	0.95	41

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	88.51	62.08	90	81.83	59.66	87	86.33	61.05	90	79.51	57.15	89	89.82	72.74	86
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	19.13	20.31	43	19.46	19.82	48	18.75	19.86	47	20.98	19.43	53	28.35	22.29	69
Real estate loans secured by 1–4 family.....	3.42	2.40	67	4.03	2.42	73	3.78	2.43	70	4.42	2.64	76	6.05	3.13	80
Revolving .....	15.72	17.67	42	15.43	17.22	43	14.97	17.24	40	16.56	16.59	48	22.29	18.71	66
Closed-end.....	69.13	38.23	93	62.14	36.54	92	67.32	37.86	93	58.34	34.63	93	61.34	46.16	83
Construction and land development.....	13.29	5.97	88	13.87	5.50	93	13.77	5.65	91	12.85	5.26	92	13.69	6.97	89
1–4 family.....	6.69	1.34	97	6.26	1.11	96	6.85	1.18	98	5.95	0.93	97	7.06	1.47	97
Other .....	6.60	4.56	69	7.61	4.33	83	6.93	4.40	74	6.90	4.19	79	6.63	5.34	65
Multifamily.....	6.58	5.72	66	4.31	5.34	49	5.73	5.78	61	3.55	4.96	42	3.81	6.42	41
Nonfarm nonresidential .....	49.26	24.64	96	43.96	24.14	94	47.81	24.56	95	41.94	22.93	93	43.84	30.59	87
Owner-occupied.....	15.84	8.28	87	16.32	8.14	89	16.59	8.29	87	15.45	7.68	89	19.27	10.68	90
Other.....	33.42	16.13	93	27.64	15.71	90	31.22	15.94	93	26.49	14.95	91	24.56	19.36	75
Real estate loans secured by farmland.....	0.25	0.59	60	0.23	0.59	58	0.26	0.54	61	0.20	0.54	58	0.13	1.38	40
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans .....	9.95	18.46	21	17.16	20.98	41	12.06	18.86	27	19.19	22.17	41	9.31	16.16	25
Loans to individuals .....	0.30	6.27	18	0.29	6.28	15	0.29	6.24	16	0.25	6.13	12	0.40	4	25
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases.....	1.25	8.30	15	0.72	8.03	12	1.32	8.75	16	1.05	9.09	13	0.48	1.48	53
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	732.50	407.54	93	645.33	383.17	92	692.58	391.81	94	682.33	381.27	94	713.86	493.53	89
Real estate loans secured by 1–4 family.....	158.35	130.40	67	153.47	124.52	65	150.45	126.06	67	180.02	125.03	72	225.30	151.03	78
Revolving .....	28.28	15.55	77	31.77	15.53	83	30.33	15.44	79	37.95	17.42	87	48.11	21.25	87
Closed-end.....	130.07	113.22	67	121.70	107.53	60	120.12	108.85	61	142.07	106.14	67	177.19	127.10	77
Commercial real estate loans .....	572.10	254.23	96	490.08	238.21	94	540.05	245.88	96	500.62	234.65	96	487.48	311.74	90
Construction and land development.....	109.97	38.88	94	109.37	35.52	96	110.50	35.95	96	110.25	35.62	96	108.82	46.63	93
1–4 family.....	55.33	8.60	98	49.33	7.06	98	54.93	7.42	98	51.07	6.34	98	56.11	9.52	97
Other .....	54.64	29.76	84	60.04	28.07	90	55.57	28.11	86	59.19	28.16	89	52.71	35.90	72
Multifamily.....	54.42	39.14	76	34.01	34.78	63	46	38.66	72	30.44	32.74	57	30.27	44.76	47
Nonfarm nonresidential .....	407.71	162.28	98	346.70	157.17	97	383.56	158.05	98	359.92	155.06	96	348.39	206.64	93
Owner-occupied.....	131.10	54.20	95	128.71	52.65	94	133.09	52.99	95	132.60	52.37	94	153.17	71.54	95
Other .....	276.60	106.54	96	217.99	102.08	95	250.46	102.54	95	227.32	100.54	96	195.23	130.65	82
Real estate loans secured by farmland.....	2.04	3.62	62	1.79	3.59	60	2.08	3.22	63	1.69	3.44	60	1.07	8.66	44
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans .....	82.32	115.10	37	135.34	127.07	61	96.79	114.45	46	164.67	139.91	62	73.96	106.70	37
Loans to individuals .....	2.45	35.52	18	2.29	35.29	17	2.29	34.55	16	2.15	37.47	16	3.16	24.83	25
Credit card loans .....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	10.33	50.19	19	5.65	46.75	13	10.60	51.06	20	8.98	49.54	14	3.78	10.25	56
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	53.29	30.64	90	45.82	28.84	87	50.73	30.07	90	42.89	27.32	86	42.07	35.38	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	441.01	203.71	92	361.38	187.37	90	406.97	195.33	92	368.03	183.76	91	334.33	239.13	82
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	572.11	261.50	96	490.09	244.59	94	540.06	252.85	96	500.63	240.85	96	487.50	315.15	89

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	1.29	7.68	6	4.72	12.01	14	3.23	11.47	14	3.11	11.17	13	3.53	5.36	42
Liquid assets .....	11.01	25.39	12	13.19	28.17	12	12.39	29.03	12	8.95	26.22	3	10.24	16.28	20
Investment securities .....	11.60	21.68	18	11.15	19.64	19	11.64	21.63	17	10.53	17.85	21	12.44	16.41	32
Net loans and leases .....	80.40	61.60	92	77.67	59.81	90	78.61	58.67	91	80.58	61.58	94	77.68	72.36	70
Net loans, leases and standby letters of credit .....	80.98	62.44	93	78.22	60.62	90	79.17	59.49	92	81.14	62.48	94	78.40	72.78	73
Core deposits .....	74.17	75.64	32	75.64	74.75	37	77.40	75.71	41	69.20	70.67	33	67.12	71.61	27
Noncore funding .....	11	10.86	63	9.52	10.89	56	8.10	10.30	52	16.40	14.13	68	15.94	14.61	55
Time deposits of \$250K or more .....	2.52	1.54	80	3.31	1.81	84	3.02	1.58	84	3.73	2.11	81	4.59	4.33	60
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	1.40	1.20	68	1.09	1.20	62	1.12	1.23	64	4.24	1.47	83	2.48	0.77	87
Secured federal funds purchased .....	0.56	0	99	0	0	49	0	0	49	3.05	0	99	0.87	0	97
Net federal funds purchased (sold) .....	1.39	0.50	77	1.09	0.52	72	1.12	0.54	74	4.24	0.54	93	2.47	0.75	87
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	1.32	1.63	54	0	0.99	12	0	1	11	1.80	1.24	69	1.55	2.75	46
Earning assets that reprice within 1 year .....	31.09	36.16	36	32.49	38.93	30	28.46	37.37	27	36.94	39.38	43	30.04	33.16	44
Interest-bearing liabilities that reprice within 1 year .....	19.84	6.49	90	17.26	7.04	89	16.20	6.39	88	18.23	8.20	87	17.62	18.54	62
Long-term debt that reprices within 1 year .....	1.32	0.28	86	0.40	0.26	77	0	0.26	30	2.23	0.47	87	2.01	0.15	93
Net assets that reprice within 1 year .....	9.93	28.22	10	14.83	30.25	18	12.26	29.65	12	16.48	29.11	23	10.41	13.71	36
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	10.58	3.09	80	5.45	-1.82	75	5.42	-2.33	77	14.84	3.20	82	14.21	10.70	63
Net short-term noncore funding dependence .....	8.81	-1.79	87	4.30	-8.21	86	4.38	-7.71	87	12.15	-4.76	89	7.28	5.88	54
Short-term investment / Short-term noncore funding .....	13.81	166.36	6	55.43	284.81	13	45.10	273.46	9	22.20	184.19	8	35.67	78.10	46
Liquid assets - short-term noncore funding / Nonliquid assets .....	1.84	28.61	15	5.39	34.02	12	5.96	36.68	14	-5.54	28.18	7	0.39	6.90	34
Net loans and leases / Total deposits .....	97.51	76.80	87	92.39	74.66	87	93.15	72.79	87	102.79	79.43	90	104.08	90.96	84
Net loans and leases / Core deposits .....	108.41	82.80	85	102.69	81.17	84	101.56	78.25	86	116.46	88.34	85	115.72	102.55	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-1.95	-6.37	66		0.84			0.12			1.57			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-8.76	-13.54	65	1.59	1.94	48	-0.04	-0.25	57	3.51	4.31	48	0.68	1.28	36
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	17.78	23.58	42	0	13.42	14	0	14.28	13	0	11.38	15	0	7.25	23
Available-for-sale securities .....	82.22	74.56	57	100	84.66	95	100	83.77	95	100	87.23	96	100	91.33	88
U.S. Treasury securities .....	6.38	9.26	54	2.30	5.52	56	4.05	6.70	59	2.11	4.72	64	6.46	2.07	84
US agency securities (excluding mortgage-backed securities) .....	1.25	4.02	43	2.66	4.50	59	2.02	4.12	54	3.11	4.01	63	11.86	8.16	69
Municipal securities .....	19.39	8	82	24.95	8.87	84	22.27	8.22	83	28.96	9.83	84	21.77	15.40	67
Mortgage-backed securities .....	72.98	63.23	62	69.57	66.59	54	71.66	66.54	55	57.70	66.64	38	50.37	57.07	32
Asset-backed securities .....	0	3.36	21	0	2.05	26	0	2.50	24	7.39	1.91	87	8.57	1.70	87
Other debt securities .....	0	3.01	8	0.52	3.17	41	0	3.08	8	0.74	3.01	44	0.92	3.73	47
Mutual funds and equity securities .....	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0.05	0.49	44
Debt securities 1 year or less .....	2.28	8.89	22	6.13	8.69	49	3.57	7.78	36	14.41	10.55	73	22.43	13.55	76
Debt securities 1 to 5 years .....	38.83	20.02	83	26.68	17.05	75	30.84	18.25	77	27.54	17.03	74	30.79	23.43	69
Debt securities over 5 years .....	58.89	68.75	27	67.20	72.17	32	65.59	71.11	31	58.05	69.86	25	46.73	58.63	31
Pledged securities .....	32.03	30.80	56	36.01	33.87	56	36.06	32.26	56	35.77	35.67	48	39.89	43.76	47
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-71.75	-31.70	12	-35.85	51.37	4	2.28	27.98	37	30.64	183.32	26	35.30	32.84	63
Investment securities .....	7.09	21.19	34	6.29	33.34	23	8.74	31.36	24	25.59	23.62	64	14.51	4.80	76
Core deposits .....	0.92	9.58	23	9.02	16.88	21	10.04	16.94	29	52.90	26.88	91	12.63	9.96	67
Noncore funding .....	18.98	10.50	65	-51.73	-23.76	16	-51.40	-14.79	8	52.61	-12.18	96	-29.40	4.16	10

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	3,773,827	3,345,862	3,604,406	2,913,094	2,060,631
Commit: Secured commercial real estate loans .....	1,512,380	1,245,347	1,507,531	965,386	660,592
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	77,094	70,155	70,642	71,777	62,065
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	51,542	162,208	70,092	410,766	126,838
Written options contracts (interest rate) .....	27,301	124,374	63,545	366,903	74,282
Purchased options contracts (interest rate) .....	0	31,615	31,615	31,615	0
Interest rate swaps .....	336,689	311,133	336,028	272,136	204,674
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	28.37	24.48	68	25.89	22.45	67	28.63	22.78	73	22.76	22.01	58	23.88	16.97	82
Standby letters of credit .....	0.58	0.66	57	0.54	0.67	56	0.56	0.65	57	0.56	0.71	55	0.72	0.36	85
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts .....	3.12	44.65	18	4.87	49.75	18	3.98	46.30	18	8.45	48.62	24	4.70	2.95	75
Interest rate contracts .....	3.12	32.11	18	4.87	35.96	19	3.98	32.46	19	8.45	34.36	26	4.70	2.87	75
Interest rate futures and forward contracts .....	0.39	3.60	63	1.25	5.17	66	0.56	3.25	61	3.21	6.21	74	1.47	0.08	93
Written options contracts (interest rate) .....	0.21	1.58	46	0.96	1.82	60	0.50	1.41	53	2.87	2.18	76	0.86	0.13	89
Purchased options contracts (interest rate) .....	0	1.48	23	0.24	1.33	59	0.25	1.31	61	0.25	1.46	57	0	0.02	45
Interest rate swaps .....	2.53	21.90	21	2.41	20.67	20	2.67	20.49	20	2.13	20.83	16	2.37	2.19	76
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	37.04	46.07	48	32.16	42.93	47	35.70	44.98	50	31.11	42.82	46	31.17	24.81	75

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	415,532	629,330	501,280	1,081,420	405,794
Interest rate contracts .....	415,532	629,330	501,280	1,081,420	405,794
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	51,542	162,208	70,092	410,766	126,838
Written options .....	27,301	124,374	63,545	366,903	74,282
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,301	124,374	63,545	366,903	74,282
Purchased options .....	0	31,615	31,615	31,615	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	31,615	31,615	31,615	0
Swaps .....	336,689	311,133	336,028	272,136	204,674
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	415,532	629,330	501,280	1,081,420	405,794
Interest rate contracts .....	415,532	629,330	501,280	1,081,420	405,794
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	388,231	536,571	469,350	746,132	331,512
One year or less .....	94,575	225,438	133,322	410,766	126,838
Over 1 year to 5 years .....	34,828	52,200	65,296	63,230	63,229
Over 5 years .....	258,828	258,933	270,732	272,136	141,445
Gross negative fair value (absolute value) .....	12,986	6,797	5,941	12,478	2,694
Gross positive fair value.....	14,061	9,431	7,066	18,593	3,899
Held for trading.....	0	0	0	0	0
Non-traded.....	14,061	9,431	7,066	18,593	3,899
Current credit exposure on risk-based capital derivative contracts .....	14,020	9,431	7,009	18,593	3,899
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	0.07	45
Equity, commodity, and other contracts .....	12.40	9.78	68	25.77	12.57	76	13.98	11.16	68	37.98	14.05	83	31.26	14.06	74
Futures and forwards .....	6.57	5.78	63	19.76	7.49	81	12.68	6.28	77	33.93	8.18	91	18.31	11.73	74
Written options .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0	48
Exchange-traded .....	6.57	5.46	66	19.76	7.20	83	12.68	5.96	80	33.93	7.73	91	18.31	10.84	74
Over-the-counter .....	0	3.69	21	5.02	3.44	70	6.31	3.27	74	2.92	3.42	64	0	2.45	35
Purchased options .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0	49
Exchange-traded .....	0	3.17	21	5.02	3.04	71	6.31	2.87	77	2.92	2.86	67	0	2.28	36
Over-the-counter .....	81.03	74.97	45	49.44	71.23	22	67.03	74.26	31	25.16	68.76	15	50.44	64.61	29
Swaps .....	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	15.01	35
Held for trading .....	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	16.17	35
Interest rate contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	0.11	46
Foreign exchange contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts .....	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	93.43	93.09	30	85.26	91.87	25	93.63	92.53	35	69	91.48	14	81.69	80.07	38
One year or less .....	22.76	31.78	50	35.82	28.05	66	26.60	27.56	62	37.98	32.05	68	31.26	15.20	76
Over 1 year to 5 years .....	8.38	24.76	23	8.29	26.03	20	13.03	27.01	24	5.85	27.06	17	15.58	22.92	45
Over 5 years .....	62.29	27.14	84	41.14	30.08	64	54.01	29.89	75	25.16	29.56	46	34.86	34.12	54
Gross negative fair value (absolute value) .....	3.13	1.56	87	1.08	1.25	51	1.19	0.98	63	1.15	1.55	46	0.66	1.30	32
Gross positive fair value .....	3.38	1.74	86	1.50	1.68	43	1.41	1.34	57	1.72	2.23	40	0.96	1.14	49
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.07	32	0.01	0.05	26	0.01	0.04	27	0.01	0.07	28	0	0	75
Gross positive fair value (X) .....	0.01	0.08	34	0.01	0.07	22	0.01	0.05	22	0.02	0.09	24	0	0	78
Held for trading (X) .....	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X) .....	0.01	0.02	61	0.01	0.01	51	0.01	0.01	53	0.02	0.02	66	0	0	84
Current credit exposure (X) .....	0.01	0.04	45	0.01	0.05	29	0.01	0.04	28	0.02	0.06	31	0	0.01	61
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.12	0.54	40	0.10	0.63	28	0.07	0.46	26	0.18	0.85	30	0.06	0.10	60

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		109,143			165,368		165,368		56,134	53,487					
Gross losses .....		762			3,485		12,316		1,819	2,668					
Write-downs, transfers to loans held-for-sale .....		0			0		0		0	0					
Recoveries .....		607			990		1,647		1,011	632					
Net losses .....		155			2,495		10,669		808	2,036					
Provision for loan and lease losses .....		4,681			-38,912		-45,556		85,669	4,683					
Adjustments .....		0			0		0		24,373	0					
Ending balance .....		113,669			123,961		109,143		165,368	56,134					
Memo: Allocated transfer risk reserve (ATTR) .....		0			0		0		0	0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets .....	0.07	0.08	60	-0.61	-0.14	5	-0.36	-0.09	6	0.73	0.51	82	0.06	0.12	33
Provision for loan and lease losses / Average loans and leases .....	0.09	0.14	50	-0.75	-0.25	10	-0.45	-0.16	14	0.91	0.82	62	0.07	0.16	29
Provision for loan and lease losses / Net loan and lease losses .....	3,020	198.72	93	-1,559.60	77.32	6	-426.99	-105.48	17	10,602.60	487.86	98	230.01	142.73	77
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.05	1.17	40	1.23	1.39	40	1.10	1.23	39	1.59	1.58	58	0.84	0.94	37
Allowance for loan and lease losses / Total loans and leases .....	1.05	1.15	41	1.22	1.37	42	1.09	1.20	40	1.58	1.55	60	0.83	0.93	37
Allowance for loan and lease losses / Net loans and leases losses (X) .....	366.67	28.67	96	24.84	15.27	82	10.23	21.39	45	204.66	11.58	96	27.57	17.18	81
Allowance for loan and lease losses / Nonaccrual assets .....	277.20	413.77	42	135.62	318.67	17	236.82	364.13	39	147.18	299.17	21	108.54	315.75	21
ALLL / 90+ days past due + nonaccrual loans and leases .....	274.83	319.24	50	134.62	260.68	23	234	287.08	51	146.17	244.34	28	108.54	283.41	25
Gross loan and lease losses / Average loans and leases .....	0.01	0.16	12	0.07	0.22	18	0.12	0.19	42	0.02	0.34	3	0.04	0.16	19
Recoveries / Average loans and leases .....	0.01	0.07	13	0.02	0.08	15	0.02	0.08	12	0.01	0.07	10	0.01	0.05	19
Net losses / Average loans and leases .....	0	0.08	25	0.05	0.13	31	0.11	0.11	58	0.01	0.27	5	0.03	0.11	31
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses .....	4.93	23.25	6	54.43	16.12	93	90.54	34.67	92	37.89	33.98	66	44.66	41.80	63
Earnings coverage of net loan and lease losses (X) .....	878.08	-9.51	98	54.76	4.52	82	24.94	39.72	58	260.02	22.91	95	77.38	22.46	82
Net Loan and Lease Losses By Type															
Real estate loans .....	-0.01	-0.01	39	-0.01	0.03	21	0.08	0.02	86	0.01	0.04	35	0.01	0.02	48
Real estate loans secured by 1–4 family .....	0	-0.02	57	-0.04	-0.01	20	-0.03	-0.02	33	0.03	0.01	77	0.03	0.02	68
Revolving .....	-0.08	-0.08	31	-0.05	-0.05	29	-0.04	-0.07	38	-0.01	0.01	42	-0.02	0.02	15
Closed-end .....	0.01	-0.02	90	-0.04	-0.01	19	-0.02	-0.01	33	0.04	0	84	0.04	0.02	74
Commercial real estate loans .....	-0.01	0	25	0	0.05	28	0.11	0.04	83	0	0.07	23	0	0.02	34
Construction and land development .....	0	-0.02	89	0	0	42	0.14	0	90	0.01	0	74	0	-0.02	36
1–4 family .....	0	0	19	0	0	24	0	0	23	0	0	27	-0.03	0	4
Other .....	0	-0.01	92	0	-0.01	39	0.14	0	92	0.02	0	78	0.02	-0.02	93
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	18
Nonfarm nonresidential .....	-0.01	0	19	0	0.07	26	0.12	0.05	81	0	0.11	9	0	0.03	27
Owner-occupied .....	0	0	38	0	0.01	46	0	0.01	66	0	0.02	26	0	0.01	44
Other .....	-0.01	0	13	0	0.06	24	0.12	0.04	83	0	0.08	16	0	0.01	20
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans .....	0.08	0.10	55	0.34	0.20	74	0.29	0.17	74	-0.01	0.47	3	0.18	0.27	49
Loans to individuals .....	0.26	0.65	29		0.78			0.71		0.02	1.13	3	0.93	0.74	72
Credit card loans .....		1.99			2.18			1.84			2.92			1.89	
Agricultural loans .....		0.01			0.03			0.02			0.19			0.02	
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	0.08	0.14	61	0.13	0.08	73	0.07	0.10	67	0.08	0.15	60	0.58	0.14	86

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		37,030		43,225		16,972		58,865		27,748					
90+ days past due loans and leases .....		353		680		557		774		0					
Nonaccrual loans and leases.....		41,006		91,400		46,086		112,360		51,716					
Total past due and nonaccrual loans and leases.....		78,389		135,305		63,615		171,999		79,464					
Restructured 30–89 days past due .....		472		450		484		0		875					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		15,515		15,478		16,274		6,219		5,297					
Total restructured loans and leases .....		15,987		15,928		16,758		6,219		6,172					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		1,647		2,228		1,684		2,317		1,761					
Other real estate owned.....		739		1,234		1,034		1,455		1,482					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.34	0.32	65	0.43	0.27	80	0.17	0.32	35	0.56	0.39	76	0.41	0.31	68
90+ days past due loans and leases .....	0	0.09	31	0.01	0.10	34	0.01	0.10	30	0.01	0.12	30	0	0.03	15
Nonaccrual loans and leases.....	0.38	0.38	54	0.90	0.58	80	0.46	0.46	53	1.07	0.66	84	0.77	0.48	77
90+ days past due and nonaccrual loans and leases.....	0.38	0.53	42	0.91	0.73	69	0.47	0.62	40	1.08	0.85	73	0.77	0.54	74
30–89 days past due restructured.....	0	0.01	66	0	0.01	64	0	0.01	62	0	0.01	16	0.01	0	82
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured.....	0.14	0.09	74	0.15	0.12	63	0.16	0.10	74	0.06	0.13	36	0.08	0.07	64
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.34	0.32	65	0.43	0.27	80	0.17	0.32	35	0.56	0.40	76	0.41	0.31	68
90+ days past due assets .....	0	0.10	29	0.01	0.10	32	0.01	0.10	28	0.01	0.12	28	0	0.03	15
Nonaccrual assets .....	0.38	0.39	54	0.90	0.59	78	0.46	0.47	53	1.07	0.67	82	0.77	0.48	77
30+ days past due and nonaccrual assets .....	0.73	0.88	51	1.33	1.04	72	0.64	0.97	35	1.64	1.29	75	1.18	0.87	73
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.31	0.32	61	0.71	0.43	84	0.37	0.36	61	0.88	0.52	86	0.60	0.39	77
90+ days past due and nonaccrual assets + other real estate owned .....	0.32	0.34	60	0.72	0.46	84	0.38	0.37	61	0.90	0.55	86	0.62	0.45	73
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.33	0.38	56	0.74	0.52	78	0.39	0.41	57	0.91	0.60	81	0.65	0.56	63
Allowance for loan and lease losses .....	38.59	57.44	38	76.89	67.93	67	45.16	62.64	41	70.23	66.66	62	99.47	92.08	61
Equity capital + allowance for loan and lease losses .....	2.76	3.52	44	5.65	4.43	70	3.03	3.60	45	7.10	4.97	78	4.70	4.77	56
Tier 1 capital + allowance for loan and lease losses .....	3.33	3.97	52	7.32	5.28	75	3.92	4.30	52	9.34	6.05	80	6.57	5.30	68
Loans and leases + other real estate owned .....	0.41	0.63	39	0.94	0.88	58	0.49	0.71	40	1.11	0.97	65	0.83	0.78	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.35	0.26	70	0.51	0.24	86	0.17	0.26	41	0.66	0.39	82	0.43	0.28	77
	90+ days past due .....	0	0.11	42	0.01	0.12	44	0.01	0.12	46	0.01	0.16	41	0	0.03	24
	Nonaccrual.....	0.36	0.45	48	0.99	0.65	78	0.45	0.52	53	1.08	0.76	78	0.68	0.45	80
Commercial and industrial	30–89 days past due.....	0.30	0.28	65	0.04	0.17	21	0.09	0.24	29	0.18	0.23	53	0.20	0.22	56
	90+ days past due .....	0	0.03	17	0	0.02	16	0	0.04	18	0.01	0.03	50	0	0.02	30
	Nonaccrual.....	0.62	0.46	70	0.50	0.64	51	0.59	0.57	64	1.10	0.75	75	1.63	0.74	84
Individuals	30–89 days past due.....	0.36	0.70	31	0.14	0.55	21	2.54	0.63	95	0.73	0.83	50	1.29	0.60	85
	90+ days past due .....	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....	0.19	0.18	62	0.34	0.18	78	0.35	0.17	81	0.34	0.28	69	0.13	0.12	65
Depository institution loans	30–89 days past due.....		0.01			0			0.01			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....		0.10			0.16			0.07			0.17			0.10	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.36			0.69			0.70			0.49			0.80	
Foreign governments	30–89 days past due.....		0			0.01			0.50			0				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.18			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due .....	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	1.07	0.39	90	0.69	0.35	82	0.57	0.46	69	1.21	0.65	84	1.22	0.53	89
	90+ days past due .....	0.02	0.22	50	0.03	0.27	53	0.03	0.24	55	0.03	0.33	49	0	0.05	28
	Nonaccrual .....	0.66	0.61	65	0.99	0.82	71	0.87	0.71	70	0.95	0.89	62	0.95	0.55	82
Revolving	30–89 days past due .....	0.26	0.26	52	0.50	0.29	80	0.34	0.28	61	1.30	0.48	90	0.45	0.36	65
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual .....	0.46	1.15	46	1.04	1.05	69	0.66	1.18	56	0.96	1.13	63	0.62	0.34	73
Closed-end	30–89 days past due .....	1.24	0.42	91	0.74	0.36	82	0.62	0.49	72	1.19	0.65	80	1.43	0.56	89
	90+ days past due .....	0.02	0.25	52	0.04	0.29	56	0.04	0.26	57	0.04	0.38	53	0	0.05	29
	Nonaccrual .....	0.70	0.60	70	0.98	0.77	72	0.92	0.67	73	0.94	0.87	62	1.04	0.57	82
Junior lien	30–89 days past due .....	0.06	0.01	96	0.11	0.01	96	0.10	0.01	96	0.09	0.02	96	0.15	0.02	96
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	41
	Nonaccrual .....	0.25	0.02	96	0.25	0.04	95	0.33	0.03	97	0.20	0.04	95	0.19	0.03	92
Commercial real estate	30–89 days past due .....	0.16	0.16	62	0.46	0.14	88	0.07	0.15	45	0.46	0.26	76	0.06	0.15	40
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	51	0	0.02	34
	Nonaccrual .....	0.28	0.32	55	1	0.52	83	0.33	0.38	55	1.14	0.62	81	0.56	0.34	75
Construction and development	30–89 days past due .....	0.21	0.22	72	0.32	0.12	83	0.17	0.17	73	0.26	0.28	62	0.26	0.20	75
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual .....	0.15	0.16	67	1.11	0.36	86	0.14	0.20	68	1.23	0.41	86	0.21	0.18	72
1–4 family	30–89 days past due .....	0.14	0.02	89	0.27	0.02	96	0.13	0.02	91	0.02	0.03	61	0.19	0.05	85
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
	Nonaccrual .....	0.09	0.01	90	0.07	0.02	88	0.05	0.01	83	0.13	0.03	90	0.09	0.01	88
Other	30–89 days past due .....	0.07	0.17	67	0.05	0.07	69	0.04	0.13	63	0.24	0.22	68	0.07	0.12	74
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0.06	0.13	64	1.04	0.29	87	0.09	0.16	67	1.10	0.35	86	0.12	0.14	69
Multifamily	30–89 days past due .....	0	0.04	29	0	0.06	28	0	0.07	27	2.69	0.09	98	0	0.03	38
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0	0.07	25	0.28	0.14	79	0.06	0.17	63	0.33	0.11	86	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.16	0.13	67	0.54	0.14	89	0.04	0.13	41	0.34	0.23	71	0.01	0.13	22
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	56	0	0.02	37
	Nonaccrual .....	0.35	0.39	57	1.03	0.66	75	0.42	0.45	57	1.17	0.80	72	0.72	0.36	77
Owner Occupied	30–89 days past due .....	0.02	0.04	41	0.20	0.04	95	0.02	0.04	42	0.15	0.07	80	0.01	0.06	34
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	40
	Nonaccrual .....	0.15	0.14	57	0.18	0.25	47	0.20	0.17	56	0.26	0.27	51	0.14	0.19	47
Other	30–89 days past due .....	0.15	0.08	72	0.34	0.09	85	0.03	0.08	57	0.19	0.14	69	0	0.05	37
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	67	0	0.01	41
	Nonaccrual .....	0.20	0.21	61	0.85	0.40	84	0.23	0.23	65	0.91	0.44	80	0.58	0.14	89
Farmland	30–89 days past due .....	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual .....	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due .....		1.02			0.63			0.81			0.95			0.87	
	90+ days past due .....		0.44			0.39			0.45			0.63			0.18	
	Nonaccrual .....		0.11			0.08			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	774,914	897,868	796,191	893,979	621,593										
Retained earnings .....	809,500	673,667	743,574	579,746	515,713										
Accumulated other comprehensive income (AOCI) .....	-97,453	4,834	-8,539	18,705	-4,332										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,486,961	1,576,369	1,531,226	1,492,430	1,132,974										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	382,116	392,616	390,070	395,511	353,403										
Accumulated other comprehensive income-related adjustments .....	-97,453	4,834	-8,538	18,704	-4,332										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,202,298	1,178,919	1,149,694	1,078,215	783,903										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,202,298	1,178,919	1,149,694	1,078,215	783,903										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	10,397										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	10,397										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	10,397										
<b>Tier 1 Capital</b> .....	1,202,298	1,178,919	1,149,694	1,078,215	794,300										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	375,000	224,655	175,000	224,862	201,894										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	92,097	91,737	84,114	116,898	56,134										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	467,097	316,392	259,114	341,760	258,028										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	467,097	316,392	259,114	341,760	258,028										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,669,395	1,495,311	1,408,808	1,419,975	1,052,328										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	13,001,486	12,812,445	12,803,074	12,485,981	8,542,837										
Less: Deductions from common equity tier 1 capital .....	382,116	392,616	390,070	395,511	353,403										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	12,619,370	12,419,829	12,413,004	12,090,470	8,189,434										
Total risk-weighted assets .....	11,542,391	9,436,569	9,654,801	10,191,389	7,085,780										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.42	11.85	30	12.49	12.66	55	11.91	12.37	45	10.58	12.35	25	11.06	12.50	31
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	10.42	12.53	15	12.49	13.44	41	11.91	13.11	32	10.58	13.08	9	11.21	13.19	22
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	14.46	14.37	61	15.85	15.42	65	14.59	14.91	53	13.93	15.23	30	14.85	14.63	63
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	9.53	9.08	68	9.49	9.11	67	9.26	8.98	64	8.92	9.13	44	9.70	10.39	34
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		2,927			3,400			7,017			6,795			6,612	-13.91	-1.58	
Other insurance activities income .....		2,927			3,400			7,017			6,795			6,612	-13.91	-1.58	
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		151,371			145,892			147,528			126,886			113,172	3.76	60.14	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			40				
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income .....	1.11	0.36	82	1.27	0.37	83	1.34	0.36	83	1.46	0.41	82	1.97	0.37	86		
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	0.03	47		
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			100				
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0			
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	11.50	12.13	45	11.20	11.54	44	11.72	12	45	10.20	11.03	44	13.31	11.53	51		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.77			0.64			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18				
Commercial and industrial loans .....		0.61			1.03			0.79			0.64				2.35
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		11.61			-1.19			6.83			-2.40				-47.91
Total selected assets.....		18.50			3.19			9.48			2.04				-25.04
Deposits .....		-4.80			9.07			0.73			3.46				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	12.93	74.18	30.91	93.28	65.22	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		45,907	60,300	189,279	74,622	43,151	-23.87	260.85
Dividends .....		45,880	60,243	189,172	74,410	42,625	-23.84	260.98
Interest .....		27	57	107	212	526	-52.63	125.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		45,907	60,300	189,279	74,622	43,151	-23.87	260.85
Securities gains (losses) .....		0	-1	-1	0	0		-100.00
Other operating income .....		9	179	328	720	567	-94.97	-96.73
Total operating income .....		45,916	60,478	189,606	75,342	43,718	-24.08	222.49
<b>Operating Expenses</b>								
Personnel expenses .....		143	170	324	272	188	-15.88	169.81
Interest expense .....		6,184	4,245	6,765	9,028	3,141	45.68	
Other expenses .....		798	666	1,268	1,233	1,320	19.82	79.73
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		7,125	5,081	8,357	10,533	4,649	40.23	1333.60
Income (loss) before taxes .....		38,791	55,397	181,249	64,809	39,069	-29.98	182.30
Applicable income taxes (credit) .....		-1,466	-968	-1,563	-1,988	-735		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		40,257	56,365	182,812	66,797	39,804	-28.58	200.81
Equity in undistributed income of subsidiaries .....		58,478	76,362	52,295	30,156	76,629	-23.42	255.06
Bank subsidiaries .....		58,478	76,362	52,295	30,156	76,629	-23.42	255.06
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		98,735	132,727	235,107	96,953	116,433	-25.61	230.74
<b>Memoranda</b>								
Bank net income .....		104,358	136,605	241,467	104,566	119,254	-23.61	257.64
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,744,645	94.28	1,654,539	94	1,620,432	95.68	1,589,483	1,242,229	5.45	227.71	
Common and preferred stock .....	1,744,645	94.28	1,654,539	94	1,620,432	95.68	1,589,483	1,242,229	5.45	227.71	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0	0	
Securities .....	0	0	7,472	0.42	0	0	9,925	10,430	-100.00	-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....	100,325	5.42	92,479	5.25	69,038	4.08	63,943	90,361	8.48	684.71	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0	0	
Intangible assets .....	1,292	0.07	1,292	0.07	1,292	0.08	1,292	1,292	0.00	0.00	
Other assets .....	4,234	0.23	4,455	0.25	2,823	0.17	3,254	1,480	-4.96	774.79	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total assets .....	1,850,496	100.00	1,760,237	100.00	1,693,585	100.00	1,667,897	1,345,792	5.13	233.28	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....	369,906	19.99	196,455	11.16	172,712	10.20	196,455	199,009	88.29	88.29	
Other liabilities .....	3,421	0.18	1,502	0.09	1,194	0.07	1,487	3,412	127.76	509.80	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	10,397	0	0	
Total liabilities .....	373,327	20.17	197,957	11.25	173,906	10.27	197,942	212,818	88.59	66446.70	
Equity Capital .....	1,477,169	79.83	1,562,280	88.75	1,519,679	89.73	1,469,955	1,132,974	-5.45	166.31	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0	0	
Common stock .....	44,630	2.41	47,313	2.69	45,119	2.66	47,057	34,970	-5.67	86.08	
Common surplus .....	730,285	39.46	850,555	48.32	751,072	44.35	846,922	586,623	-14.14	338.07	
Retained earnings .....	799,707	43.22	659,578	37.47	732,027	43.22	557,271	515,713	21.25	117.49	
Accumulated other comprehensive income .....	-97,453	-5.27	4,834	0.27	-8,539	-0.50	18,705	-4,332	0	0	
Other equity capital components .....	0	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....	1,850,496	100.00	1,760,237	100.00	1,693,585	100.00	1,667,897	1,345,792	5.13	233.28	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	10,397	0	0	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	10,397	0	0	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	13.28	10.52	77	17.69	12.64	83	15.48	11.94	80	7.24	7.29	47	10.51	10.58	51
Bank net income / Average equity investment in banks .....	12.27	11.07	65	16.82	12.37	84	14.93	11.80	80	7.29	7.45	43	10.53	10.85	47
Nonbank net income / Average equity investment in nonbanks .....		10.05			13.40			13.12			9.75			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			15.16	
Bank net income / Parent net income .....	105.70	98.83	67	102.92	96.24	62	102.71	96.79	60	107.85	88.16	71	102.42	103.77	43
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	25.27	17.48	78	12.67	16.87	48	11.44	16.81	46	13.47	20.06	50	18.78	9.66	79
Total debt / Equity capital .....	25.04	12.15	81	12.57	11.60	67	11.37	11.71	64	13.36	14.41	65	17.57	3.93	93
Total debt + notes payable to subs that issued TPS / Equity capital .....	25.04	14.28	81	12.57	13.82	56	11.37	13.63	51	13.36	16.67	56	18.48	7.99	81
Total debt + Loans guaranteed for affiliate / Equity capital .....	25.04	12.21	81	12.57	11.69	65	11.37	11.77	63	13.36	14.68	64	17.57	3.97	93
Total debt / Equity capital – excess over fair value .....	25.04	12.27	81	12.57	11.71	67	11.37	11.81	64	13.36	14.52	65	17.57	3.93	93
Long-term debt / Equity capital .....	25.04	11.61	82	12.57	11.05	67	11.37	10.95	64	13.36	13.56	65	17.57	3.86	93
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt .....	100	39.62	96	86.54	39.10	87	100	39.86	95	52.24	34.67	67	33.79	14.37	76
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	118.11	103.92	91	105.91	103.07	68	106.63	103.22	73	108.13	102.81	79	109.64	104.21	72
Total investment in subs / Equity capital .....	118.11	109.01	83	105.91	108.26	59	106.63	108.40	59	108.13	110.16	65	109.64	104.48	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.35	0.41	84	0.35	0.25	62	0.43	0.29	65	1.23	0.47	79	0.94	0.44	71
Equity investment in subs – equity cap / Net income-div (X) .....	1.98	1.23	76	0.45	0.83	36	0.58	1.05	46	2.73	1.82	75	1.47	1.47	64
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	124.75	126.15	53	173.08	138.64	73	276.42	152.85	88	121.43	136.59	48	94.53	153.39	23
Cash from ops + noncash items + op expense / Op expense + dividend .....	-274.99	116.54	1	199.06	130.64	80	290.15	154.48	89	112.21	147.24	38	101.03	152.31	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	182.96	92.87	86	162.29	103.17	78	103.79	98.54	58	64.35	134.08	11	242.64	105.99	95
Pretax operating income + interest expense / Interest expense .....	727.28	1,457.38	43	1,404.99	1,479.01	58	2,779.22	1,835.33	76	817.87	2,016.32	42	1,343.84	17,211.14	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	727.28	1,417.74	43	1,404.99	1,667.11	60	2,779.22	1,770.77	76	810.24	1,539.23	44	1,149.68	2,481.22	57
Dividends + interest from subsidiaries / Interest expense + dividends .....	123.28	140.52	50	173.95	153.06	64	282.02	174.12	81	119.97	150.43	42	95.02	196.13	15
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....		28.68			41.77			47.61			35.64			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.32	24	0	3.64	21	0	3.44	25	0	3.85	24	0	1.59	31
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0	
Nonaccrual .....		0.76			0.96			0.92			1.03			8.16	
Total .....		1.12			1.17			1.09			1.13			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	77.14	82.17	58	53.97	78.46	36	33.01	66.37	23	79.61	81.10	58	106.20	65.39	88
Dividends declared / Net income .....	31.45	34	45	22.92	25.30	46	25.67	28.27	46	54.85	42.29	69	36.31	25.65	67
Net income – dividends / Average equity.....	9.10	7.04	72	13.64	9.64	78	11.51	8.62	77	3.27	4.14	37	6.69	7.61	36
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	147.74	128.25	64	198.04	139.49	75	313.45	155.92	83	139.93	132.17	56	100.84	160.93	24
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....	147.74	168.66	56	198.04	193.08	67	313.45	203.53	79	139.93	174.85	46	100.84	209.89	18
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	43.96	43.08	48	44.10	36.56	60	78.34	45.96	80	71.16	60.28	61	35.74	45.88	38
Interest income from bank subsidiaries.....	0.03	0.13	67	0.04	0.11	71	0.04	0.11	70	0.20	0.36	66	0.44	0.09	87
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	43.99	46.71	47	44.14	38.35	58	78.39	51.33	76	71.36	62.88	57	36.18	48.40	37
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39			76.61	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86			0.02	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			0.01	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			65.48	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.92	65.33	77	99.61	67.82	76	99.77	74.16	80	98.76	69.76	72	97.50	77.61	51
Interest income from bank subsidiaries.....	0.06	0.78	61	0.09	0.39	67	0.06	0.23	62	0.28	0.63	68	1.20	0.23	89
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries .....	99.98	75.26	78	99.71	81.78	73	99.83	83.13	74	99.04	82.20	63	98.70	94.06	41
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt .....	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	5.22	70.71	32